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Hardy, E. R., and Lindnor, W. *Modern Business*, Vol. VIII. Pp. xxv, 505.

New York: Alexander Hamilton Institute, 1911.

Part I, by Edward R. Hardy, deals with "Fire Insurance." Part II, by Walter Lindnor, discusses "Real Estate." This volume of the "Modern Business" series may be read with profit and interest by those having little knowledge of insurance and real estate, but would hardly prove valuable to men engaged in the fire insurance business, as is suggested by the editor in the preface. The book is approximately evenly divided in size between insurance and real estate, but the latter portion must receive the larger share of the praise, and some portions would prove interesting to those engaged in this line of work, and might be read with profit by anyone interested in real property. Several valuable chapters are devoted to contracts, deeds, title insurance and methods of valuation, this latter chapter being particularly interesting, and describing the use of valuation tables. The author realizes the growing importance of title insurance and outlines the business very clearly in a few words, pointing out the advantages over the old methods of searching. The editor was fortunate in securing men with both business experience and ability in teaching to write, and I believe the result would have been better if each had been allowed an entire volume for his subject.

The first half of the book, dealing with fire insurance, is not complete enough to serve as a text, and too elementary for any other purpose. After an introduction in the form of a historical sketch of the business, the plan of arrangement has evidently been to follow the steps taken in the formation of an insurance contract, beginning with the application. The plan is followed out until we reach the policy contract, several good chapters on inspection of risks and rating being introduced, but having arrived at the policy, the most important part of the subject to the general reader, the property owner, real estate man, and probably also the insurance man, this subject is inadequately covered. With the exception of the chapter on the Dean Schedule, everything is clearly explained and understandable, and the principal fault is incompleteness. The Dean Schedule is a difficult subject to treat in an elementary book, and might profitably have been omitted to make room for other more necessary parts of the business.

The objections noted above would probably have been removed had the author had more space at his command, and the volume as it is may prove profitable to those just beginning their study of these businesses.

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Kellicott, William E. *The Social Direction of Human Evolution*. Pp. xii,

249. Price, \$1.50. New York: D. Appleton & Co., 1911.

The author is Professor of Biology at Goucher College. Last year he delivered three lectures at Oberlin College, which expanded and enlarged form the text. The chapters are headed—I. The Sources and Aims of the Science of Eugenics; II. The Biological Foundations of Eugenics; III. Human Heredity and the Eugenics Program.

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